Proposed NU Business Name: RABBI STORE



Project identification and prepared by: MD.ANISAR RAHAMAN Parshuram, Feni.

Project verified by: Susasnto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD:MONIRUL ISLAM			
Age	:	10-05-1988(30 Years)			
Education, till to date	:	Class-Ten			
Marital status	:	Married			
Children	:	1 Son			
No. of siblings:	:	02 Brothers			
Address	:	Vill: Paglirkul, P.O:Shaldhor Bazar, P.S: Porshuram, Dist: Feni.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father HOSNEWARA BEGUM LATE:ABUL KASEM Branch: Porshuram, Centre # 48(Female), Member ID:3943, Group No: 03 Member since: 10-05-2010-2017 First loan: BDT 5,000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000/- Outstanding loan: 20,000/- No No No No No			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and	:	10years experience in running business.
Training Info		He has training 2 years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01875828160
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Parshuram, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

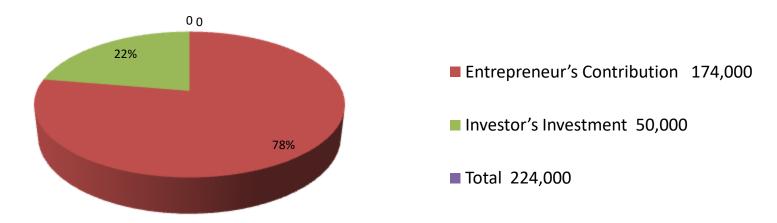
HOSNEWARA BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MOHOSIN WORKSHOP			
Location	:	C.N.G Station Market ,Subar Bazar ,Porshuram,Feni.			
Total Investment in BDT	:	BDT 2,24,000/-			
Financing	:	Self BDT 174000(from existing business) 77%			
		Required Investment BDT,50,000(as equity) 23%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	15 ft x 10 ft. = 150square ft			
Security of the shop	:	50,000/-			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; biscute, chanacur, juce, chipes, oilcosmetick, etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing 1 employee. He is doing his business in renting place. Collects goods from Parshuram. Agreed grace period is 3 months. 			

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Particular	Daily	Monthly	Yearly
Revnue (Sale)			
biscute, chanachur, oil, juce, others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
biscute, chanachur, oil, juce, others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		140	1680
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7240	86880
Net Profit (E)= [C-D]		10760	129120

Investment Breakdown							
	ing	Proposed					
Particulars	Qty.	Unit Price	Existing	Qty.	Unit	Proposed	Proposed Total
					Price		
biscute	0	0	6,000			10,000	16,000
chanachur	0	0	2,000			10,000	12,000
juce	0	0	5,000			0	0
water	0	0	4,000			0	0
cosmeticks	0	0	50,000			10,000	60,000
chips	0	0	2,000			0	0
frute	0	0	30,000			10,000	10,000
soap			2,000			0	2,000
oil			3,000			0	3,000
others+security			70,000			10,000	80,000
Total	0	0	174,000	0	0	50,000	224,000



Financial Projection (BDT)

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Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute, chanachur, oil, juce, others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
Total Variable Expense	4000	120000	1440000	1512000	1587600
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000	396900
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		140	1680	1680	1680
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7240	86880	87280	87680
Net Profit (E)= [C-D]		22760	273120	286776	301115
Investment Pay Back			20,000	20,000	20,000

Financial Projection (BDT)

		Monthl			
Particular	Daily	y	Year -1	Year-2	Year-3
Revenue(Sales)					
biscute, chanachur, oil, juce, others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
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Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		140	1680	1680	1680
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
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Investment Pay Back			20,000	20,000	20,000

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0

Others:0Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop;Rajoshpur bazar,Parshuram,Feni. Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures







